

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO**

IN RE:  
William E Heffner III  
Rhonda L Heffner  
DEBTOR(S)

CASE NO. 09-58931

**CERTIFICATE OF SERVICE**

I hereby certify that on September 04, 2014 a copy of the foregoing Chapter 13 Trustee's Certification of Final Payment and Case History was served on the registered ECF participants listed on the attached list, **electronically** through the court's ECF System at the email address registered with the court.

I further certify that on September 10, 2014 a copy of the foregoing notice was mailed by US First-Class mail, postage prepaid and properly addressed to the recipients on the attached list.

/s/ Faye English  
Faye English

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: WILLIAM E HEFFNER III  
RHONDA L HEFFNER  
6081 HEATHER GLEN BLVD  
DUBLIN, OH 43016

Case No: 09-58931

Chapter 13

Judge: John E. Hoffman Jr.

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The above case having been COMPLETED on August 19, 2014, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
(614)420-2555

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: WILLIAM E HEFFNER III  
RHONDA L HEFFNER  
6081 HEATHER GLEN BLVD  
DUBLIN, OH 43016

Case No: 09-58931

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The Case was commenced on August 04, 2009.  
The plan was confirmed on October 16, 2009.  
The Case was concluded on August 19, 2014.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 140,863.87

DISBURSEMENTS TO CREDITORS:  
DIVIDEND TO UNSECURED: 23.35%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Applied Card Bank 00008 UNSECURED	335.47	335.47	0.00	0.00
ARROW FINANCIAL SERVICES 00009 UNSECURED	Not filed	0.00	0.00	0.00
Barclays Bank Delaware 00010 UNSECURED	Not filed	0.00	0.00	0.00
CAPITAL ONE BANK 00013 UNSECURED	280.07	280.07	0.00	0.00
Collection 00014 UNSECURED	Not filed	0.00	0.00	0.00
Cr Adjstment 00016 UNSECURED	Not filed	0.00	0.00	0.00
EAST BAY FUNDING LLC 00030 UNSECURED	396.33	396.33	0.00	0.00
Ffcc-Columbus Inc 00017 UNSECURED	Not filed	0.00	0.00	0.00
Ffcc-Columbus Inc 00018 UNSECURED	Not filed	0.00	0.00	0.00
Ffcc-Columbus Inc 00019 UNSECURED	Not filed	0.00	0.00	0.00
Fifth Third Bank 00020 UNSECURED	Not filed	0.00	0.00	0.00
First Bank And Trust 00021 UNSECURED	Not filed	0.00	0.00	0.00
GARY A JOSEPHSON 00029 APPRAISER	300.00	300.00	0.00	0.00

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 09-58931 WILLIAM E HEFFNER III and RHONDA L HEFFNER

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
GMAC MORTGAGE CORP 00004 PRE-PET MTG ARREARS	5,552.66	5,552.66	0.00	0.00
GMAC MORTGAGE CORP 00003 MORTGAGE	0.00	92,176.75	0.00	0.00
Greenville Corning Employees Federal CU 00023 UNSECURED	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00007 UNSECURED	155.72	155.72	0.00	0.00
JPMORGAN CHASE BANK 00002 UNSECURED	10,956.53	10,956.53	0.00	0.00
JPMORGAN CHASE BANK NA 00001 SECURED-PMSI	15,890.52	15,890.52	1,612.61	0.00
LHR INC 00024 UNSECURED	Not filed	0.00	0.00	0.00
MERRICK BANK 00025 UNSECURED	251.87	251.87	0.00	0.00
MICHAEL A COX ESQ 00031 ADDITIONAL ATTORNEY FEES	1,212.66	1,212.66	0.00	0.00
Nco Financial Systems 00026 UNSECURED	Not filed	0.00	0.00	0.00
OHIO ATTORNEY GENERAL STATE OF OHIO 00005 UNSECURED	1,901.18	1,901.18	0.00	0.00
OHIO DEPT OF TAXATION 00006 UNSECURED	Not filed	0.00	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00011 UNSECURED	97.35	97.35	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00027 UNSECURED	100.53	100.53	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00015 UNSECURED	114.65	114.65	0.00	0.00
RESURGENT CAPITAL SERVICES 00022 UNSECURED	157.80	157.80	0.00	0.00
RHONDA L HEFFNER 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
Rossmann & Co 00028 UNSECURED	Not filed	0.00	0.00	0.00
VANDA LLC 00012 UNSECURED	294.29	294.29	0.00	0.00
WILLIAM E HEFFNER III 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
Debtor refund to be issued upon the approval of the Final Report and Account	887.47	887.47		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	22,655.84	0.00	64,418.75	0.00	887.47	87,962.06
PRIN PAID	114,832.59	0.00	15,041.79	0.00	887.47	130,761.85
INT PAID	1,612.61	0.00	0.00	0.00		1,612.61
					TOTAL PAID:	132,374.46

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 09-58931 WILLIAM E HEFFNER III and RHONDA L HEFFNER

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OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
MICHAEL A COX ESQ	2,500.00	2,500.00

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COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
5,683.86	0.00	5.55	5,689.41

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Dated: 09/04/2014

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
(614)420-2555

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: WILLIAM E HEFFNER III  
RHONDA L HEFFNER  
6081 HEATHER GLEN BLVD  
DUBLIN, OH 43016

Case No: 09-58931

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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
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Document Page 7 of 9  
United States Bankruptcy Court  
Southern District of Ohio

In re:  
William E Heffner III  
Rhonda L Heffner  
Debtors

Case No. 09-58931  
Chapter 13

### CERTIFICATE OF SERVICE

District/off: 0648-c

User: 313  
Form ID: CFP-C

Page 1 of 3  
Total Noticed: 49

Date Rcvd: Sep 09, 2014

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Sep 10, 2014.

db +William E Heffner III, 6081 Heather Glen Blvd., Dublin OH 43016-3280  
jdb +Rhonda L Heffner, 6081 Heather Glen Blvd., Dublin OH 43016-3280  
tr Faye D. English, Chapter 13 Trustee, 10 West Broad Street Suite 900, Columbus OH 43215-3449  
11 +APPLIED BANK 17125 WILMINGTON DE 19850-7, POB 17125, WILMINGTON DE 19850-7125  
12 +Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington DE 19850-7125  
13 +Arrow Financial Services, 5996 W Touhy Ave, Niles IL 60714-4610  
14 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,  
Wilmington DE 19899-8833  
15 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle WA 98111-9221  
16 +Cach LLC, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor,  
Denver CO 80237-3485  
17 +Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle WA 98121-3132  
1 +Candica, LLC, Weinstein & Riley, 2001 Western Suite 400, Seattle WA 98121-3132  
18 +Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross GA 30091-5155  
19 +Capital One Bank (USA), N.A., C/O Tsys Debt Management (Tdm), PO BOX 5155,  
NORCROSS GA 30091-5155  
20 +Central Mortgage, 1100 Virginia Drive, Fort Washington PA 19034-3204  
21 +Chase, 201 N. Central Ave Floor 11, Phoenix AZ 85004-1071  
22 Chase Auto Finance, C/O Mary Lautenbach, National Bankruptcy Dept. 201 N. Central Ave.,,  
AZ1-1191, Phoenix AZ 85004-0000  
23 +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville SC 29603-0587  
24 +Cr Adjstment, 330 Florence St, Defiance OH 43512-2593  
25 +Department of the Treasury, Internal Revenue Service, PO Box 21126,  
Philadelphia PA 19114-0326  
26 +Deutsche Bank National Trust Company, C/O Manley Deas Kochalski, PO Box 165028,  
Columbus OH 43216-5028  
4 EMC Mortgage Corporation, Mail Code LA4-5555 - 700 Kansas Lane, Monroe LA 71203-0000  
27 +EMC Mortgage Corporation servicer for, Finance America, LLC, P.O. Box 660753,  
Dallas TX 75266-0753  
5 +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE SC 29602-0288  
28 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville TX 75029-3150  
29 +Ffcc-columbus Inc, 1550 Old Henderson Rd St, Columbus OH 43220-3626  
30 Fifth Third Bank, MD# ROPS05 Bankruptcy Dept., 1850 East Paris SE,  
Grand Rapids MI 49546-6253  
31 +First Bank And Trust, 135 N. Meramec Avenue, Saint Louis MO 63105-3792  
32 GMAC Mortgage, Bankruptcy Dept, 500 Enterprise Rd. Suite 150, Horsham PA 19044-3503  
33 +Gary Josephson, PO Box 10189, Columbus OH 43201-0689  
34 +Ge Capital Credit Card, Attn: Bankruptcy, Po Box 103106, Roswell GA 30076-9106  
35 +Greenville Corning Employees Federal CU, 1025 Martin Street, Greenville OH 45331-1885  
36 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,  
Monroe LA 71203-0000  
37 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587  
38 +Lhr Inc, 56 Main St, Hamburg NY 14075-4905  
39 +Merrick Bank, Po Box 5000, Draper UT 84020-5000  
40 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville SC 29603-0368  
41 +Nco Financial Systems, 507 Prudential Rd, Horsham PA 19044-2368  
42 +Ohio Attorney General - Rev Rec, Attn Bankruptcy Staff/Collections Enforc,  
150 E. Gay St., 21st Floor, Columbus OH 43215-3191  
43 +Ohio Department of Taxation, 30 East Broad, 23rd Floor, Bankruptcy Division,  
Columbus OH 43215-3414  
44 +Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus OH 43216-0530  
8 +PRA Receivables Management LLC, POB 41067, Norfolk VA 23541-1067  
45 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,  
NORFOLK VA 23541-1067  
46 +Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100, Norfolk VA 23502-4962  
47 +Portfolio Recovery Associates, LLC., P.O. Box 41067, Norfolk VA 23541-1067  
48 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami FL 33131-1605  
9 +Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605  
49 +Rossman & Co, 3592 Corporate Dr, Columbus OH 43231-4978  
10 +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle WA 98121-3132  
50 +Yale Levy, Esq., 4645 Executive Drive, Columbus OH 43220-3601

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-c

User: 313  
Form ID: CFP-C

Page 2 of 3  
Total Noticed: 49

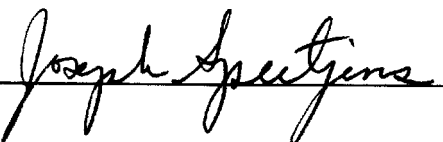
Date Rcvd: Sep 09, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

Date: Sep 10, 2014

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0648-c

User: 313  
Form ID: CFP-C

Page 3 of 3  
Total Noticed: 49

Date Rcvd: Sep 09, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 04, 2014 at the address(es) listed below:

nef Asst US Trustee (Col) Office of the US Trustee  
nef Michael A Cox 2500 High Street

TOTAL: 2